

Information to identify the case:

Debtor 1	Daniel P Campbell	Social Security number or ITIN	xxx-xx-6126
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-24165-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel P Campbell

10/25/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel P Campbell
 Debtor

Case No. 19-24165-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Daniel P Campbell, PO Box 514, Point Pleasant Beach, NJ 08742-0514
 518364223 +American Express, PO Box 8218, Mason, OH 45040-8218
 518364224 +BMW Bank of North America, 2735 E. Parleys Way, #301, Salt Lake City, UT 84109-1666
 518364227 +EZ Pass, PO Box 5042, Woodbridge, NJ 07095-5042
 518364228 +First Credit Services, Inc., 377 Hoes Lane, Suite 300B, Piscataway, NJ 08854-4138
 518364231 +KML Law Group, Sentry Office Plaza, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
 518482509 +NJ Turnpike Authority, Mark Schneider, Esq., 1 Turnpike Plz., POB 5042, Woodbridge, NJ 07095-5042
 518364237 +State of New Jersey, Division of Taxation, PO Box 242, Trenton, NJ 08646-0242
 518364238 +State of New Jersey Attorney General, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTIJRR.COM Oct 26 2019 03:38:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2019 23:54:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 25 2019 23:54:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518371589 +EDI: AISACG.COM Oct 26 2019 03:38:00 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518364225 +EDI: BMW.COM Oct 26 2019 03:38:00 BMW Financial Services, PO Box 78066, Phoenix, AZ 85062-8066
 518364226 +EDI: CAPITALONE.COM Oct 26 2019 03:38:00 Capital One, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 518364229 +EDI: IRS.COM Oct 26 2019 03:38:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 518364230 +EDI: CHASE.COM Oct 26 2019 03:38:00 JPMCB Card Services, PO box 15369, Wilmington, DE 19850-5369
 518364232 +E-mail/Text: bncnotices@becket-lee.com Oct 25 2019 23:53:50 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
 518364233 +E-mail/Text: bankruptcy@nbtbank.com Oct 25 2019 23:54:19 NBT Bank NA, 20 Mohawk St., Canajoharie, NY 13317-1144
 518364234 +E-mail/Text: bnc@nordstrom.com Oct 25 2019 23:53:53 Nordstrom/TD, 13531 E. Caley Ave., Englewood, CO 80111-6505
 518364235 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 25 2019 23:54:17 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 518364236 +EDI: RMCB.COM Oct 26 2019 03:38:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
 518366250 +EDI: RMSC.COM Oct 26 2019 03:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518364239 EDI: TDBANKNORTH.COM Oct 26 2019 03:38:00 TD Bank, Attn: Bankruptcy Dept, ME2-002-035, PO Box 9547, Portland, ME 04112
 518364240 +EDI: WFFC.COM Oct 26 2019 03:38:00 Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Oct 25, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Brian D. Winters on behalf of Debtor Daniel P Campbell kwwlawfirm@aol.com,
garciakww@gmail.com;kimberlylrichterllc@gmail.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6